

EXHIBIT B

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HORSHAM, PENNSYLVANIA • NEWTOWN, PENNSYLVANIA • BONITA SPRINGS, FLORIDA

January 23, 2017

Ralph J. Kelly, Esquire
McShea Law Firm, P.C.
1500 Market Street
Centre Square, West Tower, Suite 4000
Philadelphia, PA 19102

RE: Stanton S. Kremsky v. Kenneth F. Kremsky
U.S. District Court for the Eastern District of Pennsylvania
Civil Action NO. 16-04474
Expert Report

Dear Mr. Kelly:

I have been engaged to analyze the claim for damages of Stanton S. Kremsky ("Stan") against Kenneth F. Kremsky ("Ken") related to an alleged misappropriation of funds.

I acknowledge this report will be used in litigation and that there are no other intended uses of this report. All opinions and conclusions in this report are stated within a reasonable degree of accounting certainty and I reserve the right to change, amend or supplement the opinions and conclusions upon receipt and review of additional information. This report has been prepared in accordance with the Statement on Standards for Consulting Services issued by the American Institute of Certified Public Accountants ("AICPA"). I was not retained to perform an audit, review or compilation as those terms are defined by the AICPA.

Based on my review and analysis, I have determined to a reasonable degree of accounting certainty, that I have accounted for all but Thirty-Seven Thousand Eight Hundred and Fifty-Eight Dollars (\$37,858) of the amounts claimed by Stanton S. Kremsky.

Respectfully submitted,

Jennifer Maloney, CPA, CFF, CVA, ABAR

STANTON S. KREMSKY

V.

KENNETH F. KREMSKY

U.S. DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

CIVIL ACTION
NO. 16-04474

EXPERT REPORT

JANUARY 23, 2017



Ralph J. Kelly, Esquire
January 23, 2017
Expert Report

*Stanton S. Krensky, v.
Kenneth F. Krensky*

THE CLAIM

In August 2016, Stanton S. Krensky ("Stan", "SKK", or "Plaintiff") filed a Complaint ("Complaint") against Kenneth F. Krensky ("Ken" or "Defendant") seeking to recover damages sustained as a result of funds being misappropriated and other actions and admissions¹.

BACKGROUND

From Complaint:

"Plaintiff is an adult citizen of the State of California"

"Plaintiff Kenneth F. Krensky is an adult citizen of the Commonwealth of Pennsylvania"

"Plaintiff is the uncle of Defendant"

"In 2014, at Defendant's behest, Plaintiff gave Defendant access to Plaintiff's business and personal bank accounts at Chase Bank"

"Since July, 2014, the Plaintiff gave Defendant permission to withdraw funds from Chase Accounts"

Stanton Krensky is a doctor operating in the State of California under the name of Stanton S. Krensky MD, Inc ("SSK MD, Inc" or "SSDMK")

On October 17, 2016, Plaintiff provided Defendant with a Demand Letter seeking recovery of \$1,000,000.

The banking and investment accounts included in the allegations are as follows:

1. Chase #3670 (titled in name of Stan Krensky); Chase #7160 (a business checking account titled in name of SSK MD, Inc.); and Chase #8320 (a business savings account titled in name of SSK MD, Inc.). Collectively these accounts represent the "Chase Accounts"
2. Chase #3002 is a business line of credit for SSK MD Inc.²
3. Everbank account #0459 and Everbank #5118. Both accounts are titled in the name of Stanton Krensky and Ken Krensky. Collectively these accounts are the "Everbank Accounts".
4. Ameritrade #6024 ("Ameritrade") is an investment account titled in the name of Stanton Krensky.
5. Ironbeam #7999 ("Ironbeam") is an investment account titled in the name of Stanton Krensky.
6. Wells Fargo #1117 ("Wells Fargo") is a checking account titled in the name of Stanton Steven Krensky MD.

¹ Complaint
² P001471

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Prior to July 2014, Stanton Krensky had complete control of the Chase Accounts. In July 2014, Kenneth Krensky was provided electronic access to the Chase Accounts³. Kenneth Krensky was never added as a signatory to the Chase Accounts.

Kenneth Krensky had electronic access to the Everbank Accounts, Ameritrade #6024 and Ironbeam (collectively the "Investment Accounts") for several years.

Ken Krensky had electronic access to the Ironbeam account for several years.

Ken Krensky had electronic access to the Wells Fargo account for several years.

Ken purchased 3 properties in Atlantic City NJ in which he and Stan are 50/50 partners. Stan does not hold title but is a silent partner. The 3 properties purchased are as follows:

1. 3501 Boardwalk, Unit A118, purchased for \$60,000 on or about October 22, 2010
2. 3501 Boardwalk, Unit C213, purchased for \$38,000 on or about October 30, 2014
3. 101 S. Raleigh Avenue, Unit 618, purchased for \$39,900 on or about March 31, 2015

On December 30, 2016 MDD Forensic Accountants issued an analysis ("MDD Report") of certain accounting records and other pertinent data of Dr. Stanton Krensky and Kenneth Krensky in evaluation of the misappropriation of funds that is alleged by Dr. Krensky⁴. The report presented their findings and the report indicates it is "designed solely to assist you in evaluating the allegations and, as such, is not intended for any other purpose."⁵ Stan is seeking recovery of \$1,227,017 as the result of an alleged apparent misappropriations and other possible misappropriations of funds by Ken. The MDD Report summarizes the damages of \$1,227,107 as follows:

Sch #	Category Description	MDD Summary Kenneth Krensky				Total
		Misappropriations	Apparent	Other Possible	Misappropriations	
2	Transfers, Checks, Purchases to Ken	\$	263,318	\$	-	\$ 263,318
2	Krensky & Family					
3	ATM Withdrawals		37,917		7,237	45,154
4	Rare Alcohol Purchases		44,652		-	44,652
5	Unknown Withdrawals, Checks and Purchases		-		489,618	489,618
6	Credit Cards and ACH Payment		-		384,275	384,275
	Details					
	Total	\$	345,887	\$	881,130	\$ 1,227,017

³ P001413 – text confirming the test transaction of Ken's initial transaction. Confirmed by Stan.

⁴ MDD Report

⁵ MDD Report

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FINDINGS

After review and consideration of all information reviewed in preparing my analysis, I have accounted for all but the following amounts of alleged apparent misappropriations and other possible misappropriations after adjusting for certain items:

Summary of Findings	Amount
Category Description	
1a. Transfers, Checks, Purchases to Ken Krensky & Family	\$ 63,167
1b. ATM Withdrawals	-
1c. Rare Alcohol Purchases	-
1d. Unknown Withdrawals, Checks and Purchases	2,403
1e. Credit Cards and ACH Payment Details	6,614
Subtotal	\$ 72,184
Adjustments	
2a. 9/8/2015 K Krensky Deposit to Everbank #5118 (from acct #1082)	(28,000)
2b. Real Estate - Equalization of Equity	23,674
2c. Compensation for managing Stan's accounts for 10 years	(90,000)
Total	\$ 37,858

Exhibit A represents a summary of the amounts deducted from Stan's claim. Exhibit I presents the documents reviewed and information considered for this report.

1. FINANCIAL ANALYSIS

The schedules prepared in the MDD Report were reviewed and analyzed. My analysis consisted of separating entries by account, reviewing information available, and having discussions with Ken. Discrepancies with alleged transactions were noted and deducted from Stan's claim. A summary of my findings for each category is as follows:

a. Transfers, Checks, Purchases Related to Kenneth Krensky and Family
Stan alleges Ken misappropriated \$263,318 of funds from the Chase Accounts and Everbank Accounts. Schedule 2 of the MDD Report provides detail of Stan's claim for this category.

Chase #3670
Items totaling \$48,000 consist of 11 transactions for the period January 2014 to November 2014. Prior to July 2014, Stan had complete control of the account. Ken obtained electronic access in July 2014⁶. Transfers totaling \$45,000 were made to Ken, by Stan, prior to the time Ken obtained access to the account. These amounts were discussed between Ken and Stan contemporaneously. There is no contemporaneous correspondence where Stan disputes the transfers to Ken. These amounts are deducted from Stan's claim.

⁶ P001413 – text confirming the test transaction of Ken's initial transaction. Confirmed by Stan.

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The one transaction for \$3,000 represents a transfer made to Everbank #0459. This amount was deposited in Everbank on November 24, 2014⁷. This amount was deducted from Stan's claim.

Chase #7160

Items totaling \$15,000 consist of 4 transactions for the period February 2014 to January 2015. Amounts transferred prior to July 2014, in the amount of \$3,000, were deducted from the claim amount since Stan maintained sole control and there is no contemporaneous correspondence that disputes the transfer. These amounts are deducted from Stan's claim.

On or about October 30, 2014 Ken purchased a property located at 3501 Boardwalk, Unit C213 in Atlantic City NJ ("C213") for \$38,000. Stan holds a silent partner interest on a 50/50 basis. The 3 items totaling \$10,000 represented capital contribution from Stan for his interest in C213. These amounts are deducted from Stan's claim.

Everbank #0459

Items totaling \$78,350 consist of 12 transactions for the period September 2014 to April 2015. On or about March 31, 2015 Ken purchased 101 S. Raleigh Avenue, Unit 618 in Atlantic City NJ for \$39,900. The property is Unit 618 in the Warwick community ("Warwick 618"). Stan holds a silent partner interest on a 50/50 basis. The items totaling \$55,000 represented capital contributions from Stan for his interest in Warwick 618. These amounts are deducted from Stan's claim.

Stan had agreed that Ken would invest some of his money in precious metals such as gold and silver. Most often, Ken and Stan would each invest in metals at the same time. If Ken was purchasing specific metals, Stan would typically invest the same amount as Ken. There are times when one invested in metals without the other. A total of \$20,150 of transfers from this account represented transfers for metal purchases. These amounts are deducted from Stan's claim.

My review accounted for all but the item to Ken for \$1,700 and Grant Krensky for \$1,500 (total \$3,200).

Everbank #5118

Items totaling \$92,967 consist of approximately 50 transactions for the period September 2012 to August 2015.

On October 27, 2014, \$15,000 was transferred as Stan's capital in C213 (purchased October 30, 2014). On March 28, 2012, \$9,000 was transferred for Stan's capital contribution in A118. These amounts are deducted from Stan's claim.

On August 7, 2012 \$8,000 was used for metal purchases. These amounts are deducted from Stan's claim.

⁷ P000838 – reference to Ken Krensky transfer from #3670.

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Wells Fargo

One item for \$29,000, dated November 2012, was for the purchase of metals. These amounts are deducted from Stan's claim.

Conclusion

A summary, by account, for this category is presented below. See Exhibit B for a detail of each transaction.

Description	Transfers, Checks, Purchases						Total
	Titled-->		Stan & Ken				
	Stan	SSK MD Inc	Stan & Ken	Stan & Ken	Wells Fargo	1117	
	Chase 3670	Chase 7160	Everbank 6459	Everbank 5118			
Total Claimed by Stan	\$ (48,000)	\$ (15,000)	\$ (78,350)	\$ (92,967)	\$ (29,000)	\$ (263,317)	
Adjustments:							
Prior to July 2014 Chase 3670	45,000						45,000
Prior to July 2014 Chase 7160		5,000					5,000
Inter-account Transfers	3,000						3,000
Real Estate purchases		10,000		55,000	24,000		89,000
Real Estate expenses					1,000		1,000
Metal Purchases				20,150	8,000	29,000	57,150
Total	\$ -	\$ -	\$ (3,200)	\$ (39,967)	\$ -	\$ (63,167)	

My review accounted for all but \$63,167 for transfers, checks and purchases related to Kenneth Krensky and Family.

b. ATM Withdrawals

Stan alleges Ken misappropriated \$45,172 of funds related to ATM withdrawals made on certain accounts. Schedule 3 of the MDD Report provides detail of Stan's claim for this category.

Everbank #5118

The withdrawals indicate transactions in the Pennsylvania area (\$37,932) as well as areas in the states of Louisiana and Florida (\$7,240). For the Louisiana and Florida transactions there are duplicate entries of \$2,620 and they were deducted from the claim amount. The remaining Louisiana and Florida amounts were deducted as well as they are amounts for which Ken indicates were not withdrawn by him. The \$37,932 withdrawn from the Pennsylvania areas were also deducted. Ken indicated he provided this cash to Stan.

Chase Accounts

Duplicate amounts were deducted as were the withdrawals from the Louisiana and Florida area.

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A summary, by account, for this category is presented below. See Exhibit C for a detail of each transaction.

	ATM Withdrawals				Total
	Titled-->		SSK MD Inc		
	Stan & Ken	Stan	Chase 3670	Chase 8320	
	Everbank 5118				
Total Claimed by Stan	\$ (43,172)	\$ (1,000)	\$ (1,000)		\$ (45,172)
Adjustments:					
Duplicate entries	2,620	500	500		3,620
Stan personal items (LA, FL)	2,620	500	500		3,620
Cash provided to Stan	37,932	-	-	-	37,932
Adjusted Total	\$ -	\$ -	\$ -	\$ -	\$ -

c. Rare Alcohol Purchases

Stan alleges Ken made purchases of rare alcohol in the amount of \$44,652. Schedule 4 of the MDD report provides detail of Stan's claim for this category. All amounts claimed by Stan have been deducted. Ken indicated he had provided Stan with any rare alcohol that is identified in the schedule.

See Exhibit D for a detail of each transaction.

d. Unknown Withdrawals, Checks and Purchases

Stan alleges Ken misappropriated \$489,618 of funds related to unknown withdrawals, checks and purchases. Schedule 5 of the MDD Report provides detail of Stan's claim for this category.

Ameritrade 6024

Items totaling \$20,000 consist of 4 transactions for the period August 2014 to September 2015. The \$10,000 withdrawal on September 14, 2015 was for a transfer to Ameritrade #7008⁸. This amount was transferred into the account to hedge the metal positions of Stan. The other 3 withdrawals were used to purchase metals. These amounts are deducted from Stan's claim.

Chase 3002

Consists of 2 transactions totaling \$9,500. These amounts represent advances from the SSK MD Inc credit line⁹. Ken had no access to the business line of credit. Both transactions were deducted from Stan's claim amount. These amounts are deducted from Stan's claim.

Chase 3670

The claim amount represents less than 20 transactions for the period February 2014 to March 2014. Ken did not have access to this account prior to July 2014. Upon review of these transactions, many transactions are mortgage payments payable in monthly amounts of \$5,500. All amounts were deducted from Stan's claim amount.

⁸ P000318

⁹ P001467 and P001471

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Chase 7160

The claim amount represents over 270 transactions totaling \$302,423 for the period September 2012 to December 2015. Approximately 230 transactions are prior to the time Ken has electronic access to the account. Of those 230 transactions, 191 transactions represented check payments. Ken did not have signatory rights on the account. There are no specific descriptions for over 200 items. There is reference to illegible checks. Copies of checks, included in the bates stamp documents of Plaintiff, indicate Stan wrote and signed checks¹⁰. None of these transactions identifies Ken Krensky. The transactions prior to July 2014 totaling \$279,513 were deducted from Stan's claim.

The remaining 48 transactions, totaling \$22,910 were also deducted. Stan was writing and signing checks on this business account. There are no specific references to Ken Krensky in any of the transactions.

Chase 8320

There are 3 transactions totaling \$5,075 for the period August 2012 to December 2014. There is no reference to Ken Krensky. Upon review of the bank statements, these were determined to be cash withdrawals. Ken did not have the authority to make a cash withdrawals in person. These amounts were deducted from Stan's claim.

Everbank 0459

There are approximately 40 transactions totaling \$31,408 for the period August 2014 to October 2014. There is one transaction for \$3,050 that references Mark Michaelson. Metals were purchased from Mike Michaelson. This amounts was deducted from Stan's claim.

There is one transaction in November 2014 for \$9,000 which was for the purchase of metals. Check #1072 was made out to Bank of America¹¹. This amount was deducted from Stan's claim.

Transactions totaling \$17,698 represent Stan's expenses. Many items were for Chase, Home Mortgage, as well as other descriptions. These amounts were deducted from Stan's claim.

My review accounted for all but the \$1,010 paid to Cabellas in November 2014; \$500 paid to Cabellas in October 2014; and \$150 paid to Capital One in February 2015. All 3 transactions total \$1,660.

Everbank 5118

There are more than 35 transactions totaling \$31,408 for the period August 2012 to July 2015. There are 3 transactions that represent metal purchases from Mark Michaelson in the amount of \$7,125. These amounts were deducted from Stan's claim.

Transactions totaling \$15,549 represent Stan's expenses. Items were for WF Home Mtg Auto Pay, Bank of Am mortgage, Amazon Marketplace, Wal-Mart in Texas, Wine in Florida, Shell Station in Florida as well as other descriptions. These amounts were deducted from Stan's claim.

¹⁰ In the documents reviewed, there are approximately 90 checks which were prepared and signed by Stan.
¹¹ P000829

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Conclusion

A summary, by account, for this category is presented below. See Exhibit E for a detail of each transaction.

Titled-->	Unknown Withdrawals, Checks and Purchases									
	Stan	SSK MD Inc	Stan	SSK MD Inc	SSK MD Inc	Stan & Ken	Stan & Ken	Stan & Ken	Stan & Ken	Total
Ameritrade	6024	Chase 3002	Chase 3670	Chase 7160	Chase 8320	Everbank 0459	Everbank 5118			
	\$ (20,000)	\$ (9,500)	\$ (97,876)	\$ (302,423)	\$ (5,075)	\$ (31,408)	\$ (23,337)	\$ (488,619)		
Total Claim by Stan										
Adjustments:										
Inter-account Transfer	10,000									10,000
Metals	10,000									10,000
Line of Credit Borrowings		9,500								9,500
Prior to July 2014-Chase 3670			97,876							97,876
Prior to July 2014-Chase 7160				279,513						279,513
Stan writing checks-Chase 7160				22,910						22,910
Cash withdrawals - Stan					5,075					5,075
Metal purchased-Mark Michaelson						3,000				3,000
Metal purchases						9,000				9,000
Stan expenses						17,698				17,698
Total						\$ (1,660)	\$ (743)	\$ (2,403)		

My review accounted for all but \$2,403 for the category of unknown withdrawals, checks and purchases.

e. Credit Card and ACH Payment Details

Stan alleges Ken misappropriated \$384,273 of funds related to credit card and ACH payments. Schedule 6 of the MDD Report provides detail of Stan's claim for this category.

Chase 7160

The claim amount represents over 100 transactions totaling \$197,825 for the period September 2012 to December 2015. Approximately 80 transactions are prior to the time Ken had electronic access to the account. None of these transactions identifies Ken Krensky. Many transactions are for American Express card payments, Wells Fargo Dealer Services, Home Depot and other credit card payments. The transactions prior to July 2014 were deducted from Stan's claim. These amounts were deducted from Stan's claim.

The remaining 20 transactions totaling \$30,844 represent Stan's expenses. Many items were for the same items identified above. These amounts were deducted from Stan's claim.

Chase 8320

There are 40 transactions totaling \$17,070 for the period March 2014 to December 2015. All the transactions are payments to American Express. These items were not related to Ken Krensky. They are determined to be Stan's expenses. The amounts were deducted from Stan's claim.

Everbank 0459

There are approximately 40 transactions totaling \$38,878 for the period September 2014 to July 2015. Amounts totaling \$6,614 that were paid to TD Bank, Citizens Bank, Huntington National Bank and 1st Financial Bank are related to Ken Krensky. The remaining items were determined to be Stan's expenses. Many items were for Citicard, American Express, Kohls, Target, Discover and Bank of America. The amounts representing Stan's expenses were deducted from Stan's claim.

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Everbank 5118

There are 5 transactions totaling \$30,500 for the period November 2010 to December 2014. There are 4 payments totaling \$28,000 that were determined to be Stan's expenses. There is a payment to Citizens Bank that was a capital contribution of Stan's to cover rental costs of the properties in which he is a silent partner with Ken. All items were deducted from Stan's claim.

Conclusion

A summary, by account, for this category is presented below. See Exhibit F for a detail of each transaction.

	Credit Cards & ACH Payments				Total
	Chase 7160	Chase 8320	Bank of America	Stan & Ken	
Total Claimed by Stan					
Prior to July 2014-Chase 7160					
Stan expenses	166,981				166,981
Real Estate expenses	30,844	117,070	32,264	28,000	208,178
Total	\$ -	\$ -	\$ (6,614)	\$ -	\$ (6,614)

My review accounted for all but \$6,614 for the category of credit card and ACH payments.

2. ADJUSTMENTS

During my review, I determined that the following adjustments must be made to Stan's claim.

a. Ken deposit

On September 8, 2015 Ken Krensky made a deposit into Everbank #5118 in the amount of \$28,000¹². Stan's claim does not include a reduction for the amounts deposited by Ken. An adjustment was made to reduce Stan's claim by \$28,000.

b. Real Estate

See Exhibit G for a summary of the 3 properties purchased by Ken and Stan, an analysis of the real estate rental activity reported on Ken's individual income tax return and a reconciliation of Stan's capital interest.

Ken purchased 3 properties in Atlantic City, NJ in which Stan is a 50/50 silent partner. The total cost of the properties was \$137,900. The properties were purchased in the name of Ken Krensky. On or about October 19, 2015 the title to C213 was transferred to HG Krensky RE Holdings, LLC. HG Krensky RE Holdings, LLC is a single-member LLC owned by Ken Krensky.

In addition to the original cost, there were at least 2 significant improvements made to the properties for a total of \$24,321¹³. Total cost plus improvements is \$162,221.

¹² P000922 Everbank #5118 account. Transfer from Ken F. Krensky.

¹³ KK000722 for \$8,921 and KK000710 for \$15,400

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There is a mortgage on the A118 property. At the time of purchase, there was a mortgage for \$45,000 with TD Bank. The borrower is identified as Ken Krensky.

In my review of Stan's claim, \$92,500 (\$89,000 + \$3,500) are capital contributions for the property investments.

The 3 properties reported losses of \$28,544 for the period 2010-2015 based on tax reporting on Ken's income tax returns. Adding back depreciation of \$10,363, a non-cash expense, computes a cash loss of \$18,181.

The total capital required for the properties would be determined by adding the original cost and improvements, subtracting the estimated mortgage balance, and adding the capital required to fund rental losses on the property. It was estimated that the current mortgage balance is approximately \$42,750 (\$45,000 x 95%). A summary of required capital is as follows:

Total Capital Required for Properties	
Original cost plus improvements	\$ 162,221
Approximate Mortgage Balance	(42,750)
subtotal	\$ 119,471
Losses Incurred	18,181
Total Capital Required	\$ 137,652

Ken and Stan are 50/50 partners in the properties. Therefore, they should have equal capital investments. Based on the analysis of Stan's claim, it was determined his capital contributions in the properties is \$92,500. Stan would have been required to have contributed \$68,826 (\$137,652 x 50%). Stan is due an amount to equalize his equity contribution with Ken. The equalization of capital amount due to Stan is calculated as follows:

Capital Equalization Adjustment	
Capital Contributions of Stan	\$ 92,500
50% of Required Capital	68,826
Equalization with Stan	\$ 23,674

Based on the analysis of Stan's interest in the real estate, \$23,674 would be needed to adjust Stan's capital to reflect the intended 50/50 interest. After this adjustment, Stan and Ken would remain equal partners with equal equity.

c. Compensation to Ken for Time Spent Managing Investments

Ken has assisted Stan with managing his various accounts for over 10 years. During that time, Ken has discussed investments with Stan, purchasing metals for Stan, sold metals for Stan, purchased rare alcohol, assisted Stan with establishing his defined benefit plan, assisted with income tax audits by tax authorities as well as communicating with third party institutions. There are other tasks that were supportive of his role in assisting Stan. These tasks saved Stan considerable time having to tend to such matters on a daily, weekly, monthly or annual basis.

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During, this time, Ken did not receive any compensation from Stan for the services he provided. Ken has reasonably estimated that he has spent an average of 10-20 hours per month over a 10-year period.

To be compensated for his services, Ken can reasonably be compensated at a rate of \$25 per hour. At \$25 per hour, if a person was paid for working 2,000 hours per year (50 weeks x 40 hours per week), that would equate to an annual payment of \$50,000 per year. That is a reasonable amount of compensation for someone performing the tasks completed by Ken.

Based on the amounts above, the following schedule calculates the compensation due Ken for the 10-year period using 10 hours per month and 20 hours per month.

Compensation to Ken for Investment Management	
Hours Spent Each Month	10.00 20.00
Reasonable Hourly Rate	\$.25 \$.25
Cost Per Month	\$.250 \$.500
Months in a Year	12 12
Cost Per Year	\$ 3,000 \$ 6,000
Number of Years Managing Investments	10 10
Total Compensation Due	\$ 30,000 \$ 60,000

An adjustment was made to reduce Stan's claim by \$30,000 to compensate Ken for his services.

3. OTHER MATTERS

2. Metal Purchases

As part of my review, there are several transactions identified as metal purchases totaling \$76,325 (\$66,150 plus \$10,175 for metal purchases with Mark Michaelson). Exhibit H includes a detail of the metal invoices included in the documents reviewed. The total of all invoices is \$201,824.

In most cases, when Ken purchased metal Stan would also purchase metals. There are some transactions where Stan notified Ken not to invest in metals. That was more the exception rather than the rule.

Fifty percent of the total metal purchase for which there are invoices is \$100,912. The total amount of metal purchases identified in Stan's claim is \$76,325. Based on the information available it is reasonable that \$76,325 was used for metal purchases.

4. MDD REPORT

Defendants engaged MDD Forensic Accountants ("MDD") to "undertake an analysis of certain accounting records and other pertinent data of Dr. Stanton Kremsky and Kenneth Kremsky in evaluation of the misappropriation of funds that is alleged by Dr. Kremsky". MDD presented their preliminary findings in a report dated December 30, 2016 ("MDD Report").

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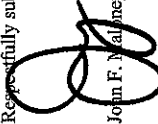
The MDD Report indicates "apparent misappropriation" of funds by Ken in the amount of \$345,886 and indicates "other possible misappropriations" of \$881,131 for a total of \$1,227,017. The MDD Report fails to exercise due professional care. Due care requires work to be performed in accordance with provisions of the applicable professional standards of the AICPA. This would require diligent and critical analysis of all work performed. The assertions and assumptions within the report are flawed and unsubstantiated. Additionally, the MDD Report does not establish an opinion to a reasonable degree of certainty and thus is not reliable.

CONCLUSION

Based on my review and analysis, I have determined to a reasonable degree of accounting certainty, that I have accounted for all but Thirty-Seven Thousand Eight Hundred and Fifty-Eight Dollars (\$37,858) of the amounts claimed by Stanton S. Kremsky.

All opinions and conclusions in this Report are stated within a reasonable degree of accounting certainty and I reserve the right to change, amend or supplement the opinion and conclusions upon receipt and review of additional information.

Respectfully submitted,



John F. Maloney, CPA, CFF, CVA, ABAR

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EXHIBIT SUMMARY

- Exhibit A Summary of Amounts Deducted from Stan's Claim
- Exhibit B Transfers, Checks, Purchases Related to Kenneth Krensky and Family
- Exhibit C ATM Withdrawals
- Exhibit D Rare Alcohol Purchases
- Exhibit E Unknown Withdrawals, Checks and Purchases
- Exhibit F Credit Card and ACH Payments
- Exhibit G Real Estate
- Exhibit H Metal Purchases
- Exhibit I Documents Reviewed & Information Considered
- Exhibit J Qualifications of John F. Maloney, CPA, CFF, CVA, ABAR

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EXHIBIT A

Description	Summary of Analysis (By category)						Total	
	Class 3670	Class 7160	Class 8330	Class 3002	Bankbook	With Regs.	1117	6254
Transfers, Checks, Purchases								
Cash by Sun	\$ 48,000	\$ 15,000	\$ -	\$ -	\$ 78,300	\$ 92,597	\$ 29,000	\$ -
ATM Withdrawals	(45,000)	-	-	-	-	-	-	(45,000)
Prior to July 2014-Chase 3670	(3,000)	(5,000)	-	-	-	-	-	(8,000)
Prior to July 2014-Chase 7160	(3,000)	-	-	-	(54,000)	(54,000)	-	(57,000)
Inter-account Transfer	-	-	-	-	(54,000)	-	-	(54,000)
Real Estate purchases	-	-	-	-	(1,000)	-	-	(1,000)
Real Estate expenses	-	-	-	-	(20,150)	(20,150)	-	(21,150)
Metal Purchases	-	-	-	-	(3,000)	(3,000)	-	(3,000)
Category total	\$ -	\$ -	\$ -	\$ -	\$ 3,200	\$ 19,647	\$ -	\$ 22,847
ATM Withdrawals								
Cash by Sun	\$ 1,000	\$ -	\$ 1,000	\$ -	\$ -	\$ 43,172	\$ -	\$ 45,172
Adjustments:	(500)	-	(500)	-	-	(3,400)	-	(4,400)
Duplicate entries	(500)	-	(500)	-	-	(3,400)	-	(4,400)
Sun personal items (LA, FL)	-	-	-	-	-	(37,932)	-	(37,932)
Cash provided to Sun	-	-	-	-	-	-	-	-
Category total	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Rare Alcohol								
Cash by Sun	\$ -	\$ -	\$ -	\$ -	\$ 7,406	\$ 37,246	\$ -	\$ 44,652
Adjustments:	-	-	-	-	(7,406)	(37,246)	-	(44,652)
Rare Alcohol delivered to purchased by Sun	-	-	-	-	-	-	-	-
Category total	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Unknown Withdrawals, Checks and Purchases								
Cash by Sun	\$ 97,876	\$ 30,423	\$ 5,075	\$ 9,500	\$ 31,408	\$ 21,337	\$ -	\$ 186,619
Adjustments:	-	-	-	-	-	-	-	-
Inter-account Transfer	-	-	-	-	-	-	-	-
Nettle	(97,876)	-	-	-	-	-	-	(97,876)
Line on Cash Buyswing	-	-	-	-	(9,500)	-	-	(9,500)
Prior to July 2014-Chase 3670	-	-	-	-	-	-	-	-
Prior to July 2014-Chase 7160	(275,213)	-	-	-	-	-	-	(275,213)
Sun writing checks-Chase 7160	(22,910)	-	-	-	-	-	-	(22,910)
Cash withdrawn - Sun	-	-	(5,075)	-	(3,400)	(7,125)	-	(15,600)
Cash withdrawn - Sun	-	-	-	-	(9,000)	-	-	(9,000)
Metal purchases	-	-	-	-	(17,683)	(17,683)	-	(35,366)
Sun expenses	-	-	-	-	(1,650)	(1,650)	-	(3,300)
Category total	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Credit Cards & ACH Payments								
Cash by Sun	-	197,825	117,070	-	-	38,878	30,500	\$ 384,273
Adjustments:	-	-	-	-	-	-	-	-
Prior to July 2014-Chase 7160	-	(166,581)	-	-	(32,264)	(32,264)	-	(198,845)
Sun expenses	-	(30,844)	(117,070)	-	-	-	-	(147,914)
Real Estate expenses	-	-	-	-	-	-	-	-
Subtotal	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total All Categories	\$ -	\$ -	\$ -	\$ -	\$ 11,674	\$ 60,710	\$ -	\$ 72,384
Adjustment								
8/20/15 Krensky Deposit to Forbank #5118 (from acct #1032)	-	-	-	-	-	-	-	(38,000)
Reconciliation of Equity & Real Estate Properties	-	-	-	-	-	-	-	(25,694)
Computation for Time Spent Managing Investments	-	-	-	-	-	-	-	(30,000)
Total	-	-	-	-	-	-	-	\$ 37,585

Stanton S. Kreamsky, v.
Kenneth F. Kreamsky

Transfers. Checks. Purchases to Ken Kremsky & Family[illegible]

Trusts: Checks, Purchases by Kim Kennedy & Family									
Checked by Sam Kennedy on Schedule 2									
Analysis for: Beneficiary									
Ref	Account	Type / Payee	Description	Transaction	Month	Year	Amount	Description	Sum
467	Everbank 85118	Purchase	Vista Purchase	4/22/2015	April	2015	\$	LEHS PCMA Prnding - Phila PA	(10)
468	Everbank 85118	Purchase	Vista Purchase	4/27/2015	April	2015	\$	LEHS PCMA Prnding - Phila PA	(9)
469	Everbank 85118	Purchase	Vista Purchase	5/1/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(8)
470	Everbank 85118	Purchase	DDA Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(7)
471	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(6)
472	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(5)
473	Everbank 85118	Purchase	DDA Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(4)
474	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(3)
475	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(2)
476	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(1)
477	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(0)
478	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-1)
479	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-2)
480	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-3)
481	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-4)
482	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-5)
483	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-6)
484	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-7)
485	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-8)
486	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-9)
487	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-10)
488	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-11)
489	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-12)
490	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-13)
491	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-14)
492	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-15)
493	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-16)
494	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-17)
495	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-18)
496	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-19)
497	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-20)
498	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-21)
499	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-22)
500	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-23)
501	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-24)
502	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-25)
503	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-26)
504	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-27)
505	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-28)
506	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-29)
507	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-30)
508	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-31)
509	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-32)
510	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-33)
511	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-34)
512	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-35)
513	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-36)
514	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-37)
515	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-38)
516	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-39)
517	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-40)
518	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-41)
519	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-42)
520	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-43)
521	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-44)
522	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-45)
523	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-46)
524	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-47)
525	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-48)
526	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-49)
527	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-50)
528	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-51)
529	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-52)
530	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-53)
531	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-54)
532	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-55)
533	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-56)
534	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-57)
535	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-58)
536	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-59)
537	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-60)
538	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-61)
539	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-62)
540	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-63)
541	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-64)
542	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-65)
543	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-66)
544	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-67)
545	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-68)
546	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-69)
547	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-70)
548	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-71)
549	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-72)
550	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-73)
551	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-74)
552	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-75)
553	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-76)
554	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-77)
555	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-78)
556	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-79)
557	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-80)
558	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-81)
559	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-82)
560	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-83)
561	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-84)
562	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-85)
563	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-86)
564	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-87)
565	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-88)
566	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-89)
567	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-90)
568	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-91)
569	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-92)
570	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-93)
571	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-94)
572	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-95)
573	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-96)
574	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-97)
575	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-98)
576	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-99)
577	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-100)
578	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-101)
579	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-102)
580	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-103)
581	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-104)
582	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-105)
583	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-106)
584	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-107)
585	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-108)
586	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-109)
587	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-110)
588	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-111)
589	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-112)
590	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-113)
591	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-114)
592	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-115)
593	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-116)
594	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-117)
595	Everbank 85118	Purchase	Vista Purchase	5/4/2015	May	2015	\$	LEHS PCMA Prnding - Phila PA	(-118)

[illegible]

ATA Withdrawal										
Account for Withdrawal										
Ref	Account	Description	Transaction Date	Month	Year	Amount	Description	Item	Shin & Ken	Shin
Account for Withdrawal										
273	Bookend #5118	ATM Savings	1/19/2015	January	2015	0.00	Beaumont, PA	Ken Kennedy - ATM	0.00	
274 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/20/2015</td> <td>January</td> <td>2015</td> <td>280.00</td> <td>Beaumont, PA</td> <td>Ken Kennedy - ATM</td> <td>280.00</td> <td></td>	Bookend #5118	ATM Savings	1/20/2015	January	2015	280.00	Beaumont, PA	Ken Kennedy - ATM	280.00	
275 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/21/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Beaumont, PA</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/21/2015	January	2015	0.00	Beaumont, PA	Ken Kennedy - ATM	0.00	
276 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/22/2015</td> <td>January</td> <td>2015</td> <td>640.00</td> <td>Wilkesboro, NJ</td> <td>Ken Kennedy - ATM</td> <td>640.00</td> <td></td>	Bookend #5118	ATM Savings	1/22/2015	January	2015	640.00	Wilkesboro, NJ	Ken Kennedy - ATM	640.00	
277 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/23/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Wilkesboro, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/23/2015	January	2015	0.00	Wilkesboro, NJ	Ken Kennedy - ATM	0.00	
278 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/24/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Wilkesboro, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/24/2015	January	2015	0.00	Wilkesboro, NJ	Ken Kennedy - ATM	0.00	
279 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/25/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/25/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
280 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/26/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/26/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
281 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/27/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/27/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
282 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/28/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/28/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
283 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/29/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/29/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
284 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/30/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/30/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
285 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/31/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/31/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
286 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/32/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/32/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
287 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/33/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/33/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
288 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/34/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/34/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
289 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/35/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/35/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
290 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/36/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/36/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
291 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/37/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/37/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
292 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/38/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/38/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
293 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/39/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/39/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
294 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/40/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/40/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
295 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/41/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/41/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
296 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/42/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/42/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
297 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/43/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/43/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
298 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/44/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/44/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
299 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/45/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/45/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
300 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/46/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/46/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
301 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/47/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/47/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
302 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/48/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/48/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
303 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/49/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/49/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
304 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/50/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/50/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
305 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/51/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/51/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
306 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/52/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/52/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
307 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/53/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/53/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
308 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/54/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/54/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
309 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/55/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/55/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
310 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/56/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/56/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
311 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/57/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/57/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
312 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/58/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/58/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
313 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/59/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/59/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
314 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/60/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/60/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
315 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/61/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/61/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
316 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/62/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/62/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
317 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/63/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/63/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
318 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/64/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/64/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
319 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/65/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/65/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
320 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/66/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/66/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
321 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/67/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/67/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
322 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/68/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/68/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
323 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/69/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/69/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
324 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/70/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/70/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
325 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/71/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/71/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
326 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/72/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/72/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
327 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/73/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/73/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
328 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/74/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/74/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
329 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/75/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/75/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
330 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/76/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/76/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
331 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/77/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/77/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
332 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/78/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/78/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
333 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/79/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/79/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
334 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/80/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/80/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
335 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/81/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/81/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
336 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/82/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/82/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
337 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/83/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/83/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
338 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/84/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/84/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
339 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/85/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/85/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
340 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/86/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/86/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
341 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/87/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/87/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
342 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/88/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/88/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
343 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/89/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/89/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
344 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/90/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/90/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
345 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/91/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/91/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
346 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/92/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/92/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
347 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/93/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/93/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
348 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/94/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/94/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
349 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/95/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/95/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
350 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/96/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/96/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
351 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/97/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/97/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
352 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/98/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/98/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
353 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/99/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/99/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
354 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/100/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/100/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
355 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/101/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/101/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
356 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/102/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/102/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
357 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/103/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/103/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
358 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/104/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/104/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
359 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/105/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/105/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
360 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/106/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/106/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
361 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/107/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/107/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
362 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/108/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/108/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
363 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/109/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/109/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
364 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/110/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/110/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
365 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/111/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/111/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
366 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/112/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/112/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
367 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/113/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/113/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
368 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/114/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/114/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
369 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/115/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/115/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
370 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/116/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/116/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
371 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/117/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/117/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
372 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/118/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/118/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
373 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/119/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/119/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
374 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/120/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/120/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
375 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/121/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/121/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
376 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/122/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/122/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
377 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/123/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/123/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
378 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/124/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/124/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
379 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/125/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/125/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
380 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/126/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/126/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
381 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/127/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/127/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
382 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/128/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/128/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
383 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/129/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/129/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
384 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/130/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/130/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
385 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/131/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/131/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
386 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/132/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/132/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
387 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/133/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/133/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
388 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/134/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/134/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
389 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/135/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/135/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
390 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/136/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/136/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
391 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/137/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harroset, NJ</td> <td>Ken Kennedy - ATM</td> <td>0.00</td> <td></td>	Bookend #5118	ATM Savings	1/137/2015	January	2015	0.00	Harroset, NJ	Ken Kennedy - ATM	0.00	
392 <td>Bookend #5118</td> <td>ATM Savings</td> <td>1/138/2015</td> <td>January</td> <td>2015</td> <td>0.00</td> <td>Harro</td>	Bookend #5118	ATM Savings	1/138/2015	January	2015	0.00	Harro			

Ralph J. Kelly, Esquire
January 23, 2017
Expert Report

Stanton S. Krensky, v.
Kenneth F. Krensky

EXHIBIT E

Unknown Withdrawals, Checks and Purchases

Ralph J. Kelly, Esquire
January 23, 2017
Expert Report

Stanton S. Krensky, v.
Kenneth F. Krensky

EXHIBIT D

Place Alcohol Purchases Detail									
Analysis for Defendant									
Ref	Account	Description	Transaction	Month	Year	Amount	Year	Amount	Year
2877	Everbank #0459	Prescribed W/	3/9/2015	March	2015	\$ (7,406)	2015	\$ (7,406)	2015
Total									
Total									
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Customized Webpage, Books and Products
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Kenneth F. Kreamsky

EXHIBIT F

Credit Cards and ACH Payment Details

[illegible]

[illegible][illegible]

Ref	Account	Payee	Description	Summary	Transaction Date	Month	Year	Amount	Debit	Credit	Balance
2771	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(681)
2772	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(1362)
2773	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(2043)
2774	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(2724)
2775	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(3405)
2776	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(4086)
2777	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(4767)
2778	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(5448)
2779	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(6129)
2780	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(6810)
2781	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(7491)
2782	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(8172)
2783	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(8853)
2784	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(9534)
2785	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(10215)
2786	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(10896)
2787	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(11577)
2788	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(12258)
2789	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(12939)
2790	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(13620)
2791	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(14301)
2792	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(14982)
2793	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(15663)
2794	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(16344)
2795	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(17025)
2796	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(17706)
2797	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(18387)
2798	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(19068)
2799	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(19749)
2800	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(20430)
2801	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(21111)
2802	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(21792)
2803	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(22473)
2804	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(23154)
2805	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(23835)
2806	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(24516)
2807	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(25197)
2808	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(25878)
2809	Chase Bank	Chase Bank	Chase Bank	Chase Bank	10/20/2014	October	2014	(681)			(26559)

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Kenneth F. Krensky*

EXHIBIT I

DOCUMENTS REVIEWED & INFORMATION CONSIDERED

1. Complaint, August 15, 2016
2. Demand Letter, October 17, 2016
3. Plaintiff's Response to First Set of Interrogatories Propounded by Defendant
4. Plaintiff Documents – Bates stamp P000001 – P001573
5. Defendant Documents – Bates stamp KK000001 – KK000791
6. Deposition of Kenneth F. Krensky, November 17, 2016
7. Deposition of Stanton S. Krensky, December 1, 2016
8. Discussions with Kenneth Krensky
9. MDD Forensic Accountants report dated December 30, 2016
10. AICPA SSCS No. 1

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EXHIBIT J QUALIFICATIONS

JOHN F. MALONEY
CERTIFIED PUBLIC ACCOUNTANT (CPA)
CERTIFIED IN FINANCIAL FORENSICS (CFF)
CERTIFIED VALUATION ANALYST (CVA)
ACCREDITED IN BUSINESS APPRAISAL REVIEW (ABAR)
415 Sargon Way, Suite J
Horsham, Pennsylvania 19044
(215) 675-4364

PROFESSIONAL EXPERIENCE (1981-CURRENT)

Partner in the independent certified public accounting firm of Wouch, Maloney & Co, LLP, a full-service accounting and business advisory firm with offices in Horsham, PA, Yardley, PA and Fort Myers, FL.

Over 30 years of public accounting and consulting experience focusing on business valuation, damage measurement, estate planning, marital disputes, income taxation, accounting and auditing, business and strategic planning, business strategy development, shareholder agreements, disputes and resolution, succession, entity planning and structuring, operational budgeting, bankruptcy and performance assessment and improvement. Engagements have involved closely-held business entities and entrepreneurial individuals in the industries of construction, manufacturing, wholesaling, professional services, pharmaceutical, retail, and home building and development. Testified as an expert witness.

CERTIFICATIONS AND EDUCATION

- Certified Valuation Analyst (CVA), January 10, 1997
- Accredited in Business Appraisal Review (ABAR), January 24, 2012
- Certified in Financial Forensics (CFF), February 28, 2009
- Certified Public Accountant (CPA), March 17, 1988
- Licensed in Pennsylvania and New Jersey
- Temple University - Bachelor of Business Administration (1981)

PROFESSIONAL ASSOCIATIONS AND MEMBERSHIPS

- American Institute of Certified Public Accountants (AICPA)
- Pennsylvania Institute of Certified Public Accountants (PICPA)
- National Association of Certified Valuation Analysts (NACVA)
- Construction Financial Management Association (CFMA)
- Associated Builders and Contractors of Southeastern PA (SEPA ABC)
- Former Director and Past President, Bucks County Estate Planning Council (BCEPC)
- Member of PICPA Business Valuation Committee

EXPERT TESTIMONY

Consulting and expert witness assistance in matters involving oppressed shareholders, valuation, construction accounting, and economic damage measurement. Testified as an expert in the U.S. District Court for the Eastern District of Pennsylvania, Bucks County Court of Common Pleas, Montgomery County Court of Common Pleas, Lehigh County Court of Common Pleas, and Philadelphia Court of Common Pleas. Appointed in Bucks County Court of Common Pleas to act as the independent accountant in resolving disputed accounting issues.

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*Stanton S. Krensky, v.
Kenneth F. Krensky*

EXHIBIT J
QUALIFICATIONS
continued

TESTIMONY LAST FIVE YEARS

- Security and Data Technologies, Inc. v. School District of Philadelphia, Philadelphia School Reform and Arlene Ackerman
United States District Court for the Eastern District of Pennsylvania (2016)
- Roberts Technology Group, Inc. v. Curwood, Inc.
United States District Court for the Eastern District of Pennsylvania (2015)
- A. Scott Enterprises, Inc. v. City of Allentown
Lehigh County Court of Common Pleas (2013)
- Seidman, Jacob and Merrill Seidman, et. al v. Ronald L. Caplan, et. al.
Philadelphia County Court of Common Pleas (2011)
- Robert Cooney v. Marion Cooney, et. al.
Montgomery County Court of Common Pleas (2011)